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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SAN JOSE DIVISION**

IN RE: MARTIN CARDENAS GARCIA  
MARIA DE LOURDEZ GONZALEZ  
ESPINOZA aka MARIA DE LOURDES  
GONZALEZ ESPINOZA  
aka LOURDES GONZALEZ,

CASE NO. 09-59711  
CHAPTER 7

DEBTORS.

CHASE BANK USA, N.A.,

PLAINTIFF,

ADV. PROC. NO. 10-05023

vs.

LOURDES GONZALEZ  
aka MARIA DE LOURDEZ GONZALEZ ESPINOZA  
aka MARIA DE LOURDES GONZALEZ ESPINOZA,

DEFENDANT.

**JOINT STIPULATION TO DISMISSAL**

Chase Bank USA, N.A. ("Plaintiff"), and Lourdes Gonzalez aka Maria de Lourdez  
Gonzalez Espinoza aka Maria de Lourdes Gonzalez Espinoza ("Defendant"), by and through



1 their undersigned counsel, hereby agree to dismiss the above-captioned matter and represent as  
2 follows:

3 1. On November 6, 2009, the Defendant filed a voluntary petition for relief under  
4 Chapter 7 of the Bankruptcy Code.

5 2. On February 7, 2010, Plaintiff timely filed its Complaint Objecting to the  
6 Dischargeability of Debt Under 11 U.S.C. §§ 523(a)(2)(A), (a)(2)(C), and (a)(14A) and  
7 commenced the instant action.

8 3. The parties have reached a mutually acceptable resolution of this matter.

9 4. The parties may dismiss this action pursuant to Rule 7041 of the Federal Rules of  
10 Bankruptcy Procedure and Rule 41(a)(1)(ii) of the Federal Rules of Civil Procedure.

11 5. The parties agree that each party shall bear its own costs and fees with respect to  
12 this adversary proceeding, including but not limited to a claim for attorneys' fees and costs  
13 pursuant to 11 U.S.C. §523(d).

14 WHEREFORE, the parties pray this Honorable Court for an Order approving the instant  
15 Joint Stipulation of Dismissal of this adversary proceeding with prejudice.

16 Respectfully submitted,

17 **LAW OFFICES OF ROUSE & BAHLERT**

18 Dated: August 18, 2010

19 By: /s/ Cheryl C. Rouse  
20 Cheryl C. Rouse  
21 Attorney for Plaintiff

22 **ALEXANDER COMMUNITY LAW CENTER**

23 Dated: August 10, 2010

24 By: /s/ Gary Neustadter  
25 Gary Neustadter  
26 Attorney for Defendant

27 JOINT STIPULATION TO DISMISSAL

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